



# Your Retirement

 ARIZONA STATE  
RETIREMENT SYSTEM

OPEN ENROLLMENT EDITION | NOV. 2022

## Director's Message:

### A Look at Open Enrollment for Plan Year 2023

by Paul Matson, ASRS Director

Dear Retirees,

We are once again pleased to announce our annual open enrollment period for our retiree health insurance program. It takes place during the full month of November.

Now is an opportunity to review your medical and dental plans, prescription coverage, and other benefits to determine whether they work for you or if you'd like to make some changes.

For 2023, the ASRS will offer the same medical and dental insurance plans with the same carriers we currently feature. There are some additional benefits to announce, so I encourage you to read through the

Enrollment Guide.

ASRS open enrollment will be a passive enrollment, meaning that if you do not wish to make any changes via the online health insurance open enrollment application, you will be automatically re-enrolled in your current plan choices.

For plan-year 2023, our non-Medicare plans will have the same offerings, coverages, and premiums. This is largely due to the ASRS managing various financial components of the non-Medicare plans.

Due to reductions in the Retrospective Rate Agreement fund, Medicare plan premiums will increase slightly. Medicare Advantage HMO will be \$64 a month for the single plan, and the Medicare Advantage PPO will be \$103 a month. The Medicare group plans retain the same coverages and copays. The programs and services following inpatient and skilled

nursing facility discharges will continue to include home-delivered meals and, beginning in 2023, will include transportation and in-home personal care.

Both Medicare and non-Medicare plans will also feature a new gym membership and wellness program. For Medicare plans, it will be Renew Active, a program that replaces SilverSneakers. For non-Medicare plans, it will be the One Pass program. Both programs offer an expanded network of fitness centers and fitness options. Please be sure to read more about this change in the Enrollment Guide.

There are no changes to the offerings or premiums for the dental plans.

We are also very excited to announce we will feature four days of in-person meeting opportunities this year. There are also a number of other opportunities to learn about the retiree health insurance features,

*Continued on page 7*

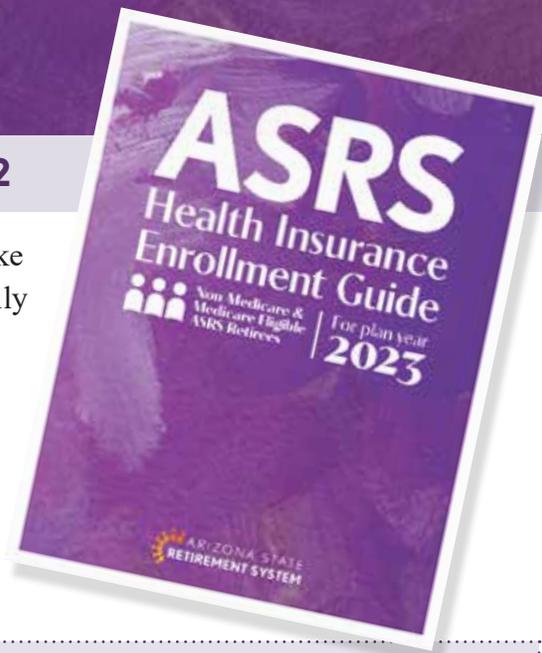
# 2023 Open Enrollment Benefits Overview

**Enrollment Period: November 1 - November 30, 2022**

If you are satisfied with your current ASRS coverage and do not wish to make any changes, no action is necessary. Your present coverage will automatically roll over to the new plan year, which begins January 1, 2023.

Even if you wish to keep your current plan, please take a moment to review your plan details for 2023. The included Enrollment Guide gives an overview of benefits for all plans offered through the ASRS as well as a list of carrier phone numbers and websites should you want additional information.

**Here's an overview of the changes to the medical and dental plans:**



## Dental Coverage

The dental benefit structures and monthly premiums remain unchanged for calendar year 2023.

## Non-Medicare: UnitedHealthcare Group Plans

The medical benefit structures and monthly premiums remain unchanged for calendar year 2023.

Beginning in 2023, the fitness program will transition from SilverSneakers® to UHC One Pass. The new UHC One Pass program features an expanded network of fitness centers and fitness options. For more information on the new fitness program benefit, see page 28 of the Enrollment Guide.

## Medicare: UnitedHealthcare Group Medicare Advantage Plans

The medical benefit structure remains unchanged for both Medicare Advantage plans. However, monthly premiums will increase in 2023 due to a year-over-year reduction in the Retrospective Rate Agreement funds available for premium reduction.

- Beginning in 2023, the fitness program will transition from SilverSneakers® to UHC Renew Active. The new UHC Renew Active program features an expanded network of fitness centers and fitness options. For more information on the new fitness program benefit, see page 37 of the Enrollment Guide.
- The programs and services following inpatient and skilled nursing facility discharges will continue to include home-delivered meals and, beginning in 2023, will include transportation and in-home personal care. For more information on the new Healthy at Home program, see page 38 of the Enrollment Guide.

Please note the Centers for Medicare and Medicaid Services (CMS) have issued modified prescription drug coverage thresholds and stage limits for 2023. For more information on prescription drug coverage, see pages 34-36.

## Open Enrollment Meeting Options

On the following pages, you'll find schedules for our Medicare, non-Medicare, and dental open enrollment meetings. In conjunction with the Enrollment Guide, these meetings offer an opportunity for retirees to learn about the health insurance offerings for the upcoming plan year.

This year, we will return to having in-person meetings while continuing to offer interactive webinars, on-demand videos, and teleconferences. The on-demand videos are available now at [AzASRS.gov](https://www.azasrs.gov), while in-person meetings, webinars, and teleconference start in late October and continue through November.

### In-Person Meetings

In-person meetings will be conducted at hotel conference locations in

Phoenix, Goodyear, and Tucson. The address for each meeting is listed on the schedule on the following pages. Meeting times, days, or locations may change due to unforeseen circumstances. For the most up-to-date schedule, please visit [AzASRS.gov/content/healthcare](https://www.azasrs.gov/content/healthcare).

### Interactive Webinars

There will be five days of webinars with different meetings for Medicare, non-Medicare, and dental that go over our plan offerings in detail. Meeting times vary, so make sure to pay close attention to the times being offered each day. During these webinars, you will be able to ask questions via a chat box. Registration will not be required, but it is encouraged so you can get helpful reminders about your meeting

in the days and hours leading up to it.

### On-Demand Videos

On-demand videos are pre-recorded, educational videos. These videos are available 24/7 at [AzASRS.gov](https://www.azasrs.gov) for you to view at your convenience. They present the same information we provide in all other meeting formats. They are self-paced with segmented navigation to allow you to watch, and re-watch, any parts you desire.

### Teleconferences

Teleconferences are meetings over the phone. This is an especially beneficial option for retirees lacking access to or comfort with the internet, as it allows for audio-only communication.

We are excited to share the 2023 updates with you, and we hope you find these meetings both convenient and informative. |



# SMILE MORE. STRESS LESS.

With the Cigna Dental Care (DHMO) plan, you don't have to stress over costs or coverage.

Preventive Care | Crowns | Root Canals | Implants  
Dentures | Orthodontia | Teeth Whitening | and More!\*

To learn more about the Cigna Dental Care Plan, visit [Cigna.com/ASRS](https://www.cigna.com/ASRS) or call Cigna Customer Service at 1-800-244-6224.

\*All plans have exclusions and limitations. For details, please refer to your plan documents.

Offered by Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company or their affiliates.



# Non-Medicare Meeting Schedule

Meeting times, days, or locations may change due to unforeseen circumstances. Please visit [AzASRS.gov/content/health-care](https://www.azasrs.gov/content/health-care) for the most up-to-date schedule.



## On-Demand Videos

Videos will be available 24/7 at [AzASRS.gov](https://www.azasrs.gov) for you to view at your convenience. They are self-paced with segmented navigation to allow you to watch, and re-watch, any part you desire. All aspects of open enrollment are covered, including medical and dental plan options.



## In-Person Meetings

In-person meetings will return this year, with four days of meetings at locations spread across Phoenix, Tucson, and Goodyear. **Be sure to pay close attention to the dates and locations for each scheduled meeting.**

### Friday, October 28, 2022 (Phoenix)

1:00PM - 2:30PM - Non-Medicare & Dental

**Embassy Suites by Hilton Phoenix-Scottsdale**  
4415 E Paradise Village Pkwy S  
Phoenix, AZ 85032

### Tuesday, November 1, 2022 (Phoenix)

1:00PM - 2:30PM - Non-Medicare & Dental

**Four Points by Sheraton Phoenix South Mountain**  
10831 South 51st St  
Phoenix, Arizona 85044

### Wednesday, November 9, 2022 (Tucson)

1:00PM - 2:30PM - Non-Medicare & Dental

**Embassy Suites by Hilton Tucson East**  
6555 E Speedway Blvd  
Tucson, AZ 85710

### Wednesday, November 16, 2022 (Goodyear)

1:00PM - 2:30PM - Non-Medicare & Dental

**Hampton Inn & Suites Phoenix-Goodyear**  
2000 N Litchfield Rd  
Goodyear, AZ 85395

*Please note: In-person meetings are subject to change due to unforeseen circumstances. Visit [AzASRS.gov/content/healthcare](https://www.azasrs.gov/content/healthcare) for the most current meeting schedule.*



## Interactive Webinars

Visit the open enrollment section of [AzASRS.gov](https://www.azasrs.gov) to access our open enrollment webinars. You will be able to ask questions in a chat box and get them answered in real-time. Registration via your secure myASRS account is highly encouraged so that you can get helpful reminders about your meeting in the days and hours leading up to it.

### Wednesday, Nov 2, 2022

11AM - Dental  
2PM - Non-Medicare

### Tuesday, Nov 15, 2022

9AM - Dental  
11AM - Non-Medicare

### Friday, Nov 18, 2022

9AM - Non-Medicare  
2PM - Dental

### Tuesday, Nov 22, 2022

9AM - Dental  
2PM - Non-Medicare

### Wednesday, Nov 30, 2022

11AM - Dental  
2PM - Non-Medicare



## Teleconference

Teleconference via telephone that may be a good option for retirees without an internet connection. Participants may dial in up to 30 minutes prior to the listed start time.

### Monday, Nov 7, 2022

1PM - Non-Medicare & Dental | **Toll Free Dial-In:** 877-336-4440 | **Access Code:** 1827524

## 24/7 Education from UnitedHealthcare

Explore your non-Medicare plan benefits virtually with the Virtual Education Center from UnitedHealthcare. Available at [UHCvirtualretiree.com/ASRSpre65](https://www.ahcvirtualretiree.com/ASRSpre65)

# Medicare-Eligible Meeting Schedule

Meeting times, days, or locations may change due to unforeseen circumstances. Please visit [AzASRS.gov/content/health-care](https://www.azasrs.gov/content/health-care) for the most up-to-date schedule.



## On-Demand Videos

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Videos will be available 24/7 at [AzASRS.gov](https://www.azasrs.gov) for you to view at your convenience. They are self-paced with segmented navigation to allow



## In-Person Meetings

to pay close attention to the dates and locations for each scheduled meeting.

In-person meetings will return this year, with four days of meetings at locations spread across Phoenix, Tucson, and Goodyear. **Be sure**

### Friday, October 28, 2022 (Phoenix)

10:00AM - 11:30AM - Medicare & Dental  
3:00PM - 4:30PM - Medicare & Dental



*Embassy Suites by Hilton Phoenix-Scottsdale*  
4415 E Paradise Village Pkwy S  
Phoenix, AZ 85032

### Tuesday, November 1, 2022 (Phoenix)

10:00AM - 11:30AM - Medicare & Dental  
3:00PM - 4:30PM - Medicare & Dental



*Four Points by Sheraton Phoenix South Mountain*  
10831 South 51st St  
Phoenix, Arizona 85044

### Wednesday, November 9, 2022 (Tucson)

10:00AM - 11:30AM - Medicare & Dental  
3:00PM - 4:30PM - Medicare & Dental



*Embassy Suites by Hilton Tucson East*  
6555 E Speedway Blvd  
Tucson, AZ 85710

### Wednesday, November 16, 2022 (Goodyear)

10:00AM - 11:30AM - Medicare & Dental  
3:00PM - 4:30PM - Medicare & Dental



*Hampton Inn & Suites Phoenix-Goodyear*  
2000 N Litchfield Rd  
Goodyear, AZ 85395

*Please note: In-person meetings are subject to change due to unforeseen circumstances. Visit [AzASRS.gov/content/healthcare](https://www.azasrs.gov/content/healthcare) for the most current meeting schedule.*



## Interactive Webinars

so that you can get helpful reminders about your meeting in the days and hours leading up to it.

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### Wednesday, Nov 30, 2022

9AM - Medicare  
11AM - Dental



## Teleconference

Teleconference via telephone that may be a good option for retirees without an internet connection. Participants may dial in up to 30 minutes prior to the listed start time.

### Monday, Nov 7, 2022

9AM - Medicare & Dental | Toll Free Dial-In: 844-867-6169 | Access Code: 1380517

**24/7 Education from UnitedHealthcare**

Explore your Medicare plan benefits virtually with the Virtual Education Center from UnitedHealthcare. Available at [UHCvirtualretiree.com/ASRS](https://www.ahcvirtualretiree.com/ASRS)



# NEW Fitness Programs

## For Non-Medicare and Medicare-Eligible Retirees

Beginning in 2023, the Fitness Program under the medical plans will transition from SilverSneakers® to a UnitedHealthcare program. The UnitedHealthcare program features an expanded network of fitness centers and fitness options.

The program name for the UnitedHealthcare® Group Medicare Advantage plans is **Renew Active®** and the program name for UnitedHealthcare® non-Medicare plans is **One Pass™**. Website information for full program details is below. The following are some program features and highlights.

Stay fit and work out where you want, whether that's at a gym or fitness location or from your home with:

- A free gym membership
- Access to the largest national network of gyms and fitness locations
- Access to many premium gyms and fitness locations
- An annual personalized fitness plan
- Allows members who need help to bring a workout assistant to the gym at no additional cost
- Access to thousands of on-demand workout videos and live streaming fitness classes

An online program from AARP® Staying Sharp® offering content about brain health, including:

- Brain health assessment
- Interactive challenges

- Recipes
- Cooking and motivational videos
- Fun and challenging games
- Access to the AARP® Staying Sharp® mobile app

Stay connected with other health-minded members:

- Social activities at local health and wellness classes and events
- Access to the online Fitbit® Community – no Fitbit device needed. Joining the community also provides access to Fitbit Premium™.

### For UnitedHealthcare® non-Medicare plans:

To find a fitness location near you, please visit:

[RallyHealth.com/onepass/ASRS](https://RallyHealth.com/onepass/ASRS)

### For UnitedHealthcare® Group Medicare Advantage Plans:

To find a fitness location near you, please visit:

[UHCRenewActive.com](https://UHCRenewActive.com)



## Director's Message, *Continued*

with a host of virtual meetings and other web-based and telephonic learning opportunities, including webinars, on-demand videos and teleconferences. Visit the Healthcare page of our Retiree section at [AzASRS.gov](http://AzASRS.gov) to see schedules and to learn more.

Please be sure to also review the Enrollment Guide. There are three sections to the guide: one with information applicable to all retirees, including dental, one for Medicare-eligible retirees, and another for non-Medicare retirees. Pay particular attention to the color-coding of the

sections and pages throughout the Enrollment Guide, which indicate content that applies to either non-Medicare retirees (blue), Medicare-eligible retirees (red), or content that applies to both (purple).

The ASRS online health insurance application – available through your secure myASRS account – will allow you to view your current ASRS medical and dental elections, enroll in a new plan, terminate coverage, make changes to your plans, and add or remove dependents. You may also call us and request a paper enrollment application be mailed to

you, although this is a slower process. Know that we are here to assist, so don't hesitate to contact us.

But remember, since this is a passive enrollment, you only need to submit an application if you want to change your plans. Otherwise you will be automatically re-enrolled in your current plan.

To your best health,

Paul Matson  
ASRS Executive Director



Join Delta Dental and keep flexing your smile with robust coverage for ASRS members and access to over 153,000 dentists nationwide.

 **DELTA DENTAL**<sup>®</sup>

[deltadentalaz.com/asrs](http://deltadentalaz.com/asrs)

## The RRA & 2023 Premiums

Retrospective Rate Agreement (RRA) Funds are funds that have accumulated as a result of a contractual agreement between the ASRS and UnitedHealthcare, which requires that any revenue in excess of medical costs and negotiated expenses be returned to the ASRS. Funds are then used to reduce retiree monthly premiums. ASRS retirees have saved over \$148 million in medical premiums as a result of this arrangement.

The table on this page shows the 2023 premiums for Medicare plans being offered.

The premiums you will pay are under the

column marked “NEW 2023 Monthly Premium”

The final premium shown here does not take into account any further reductions you may be entitled to from the Premium Benefit. See pages 12-13 for information on the Premium Benefit and eligibility. |

	Monthly Premium BEFORE Savings	2023 Monthly Savings due to the RRA	NEW 2023 Monthly Premium
<b>WITH MEDICARE A &amp; B</b> <i>You &amp; your dependents have Medicare Part A and B</i>			
<b>Group Medicare Advantage HMO (Single)</b>	\$75	\$11	<b>\$64</b>
<b>Group Medicare Advantage PPO (Single)</b>	\$115	\$12	<b>\$103</b>

## 2022 Annual Notice to All ASRS Retirees

Periodic pension payments may be subject to federal income tax withholding unless you elect not to have withholding apply. In the absence of an election, your withholding will automatically be calculated in the same manner as withholding from wages. ***If you do not wish to make an election or change a prior election, no action is necessary.***

If you wish to make, change or revoke an election, ASRS retirees may do so by logging in to their secure **myASRS** account at **AzASRS.gov**. You can also make or revoke an election by completing Form W4-P, which is available at your local IRS office, library or on the IRS website at: **IRS.gov/pub/irs-pdf/fw4p.pdf**

You may revoke an election at any time. Your withholding election will remain in effect until revoked. Any election not to have withholding apply is prospective only and any election made after a payment is not an election with respect to that payment.

If you elect not to have withholding applied to your periodic pension payments, or if you do not have enough federal income tax withheld from such payments, you may be responsible for payments of estimated tax. You may also incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient. |

## New Web Page for Caregivers!

We are pleased to announce a new page of our website developed specifically for caregivers.

You can find our new page at **AzASRS.gov/content/caregivers**.

Whether you're a professional caregiver or a family caregiver, this new page is meant to be a resource and source of guidance when needing to navigate all things ASRS.

A few of the topics addressed are:

- Key ASRS dates and timelines
- Important pieces of member information a caregiver should know about and understand
- What every caregiver needs to know when communicating with ASRS on behalf of an ASRS member
- The survivor benefit process
- and more!

We hope this new page provides some guidance and answers common questions for those helping to take care of our members and retirees.

Give us your feedback:

Have some thoughts on our new page? We're listening! Email us at **DigitalCommunications@AzASRS.gov** and share any thoughts or suggestions you may have! |